

lumbia, American Samoa, Guam, Puerto Rico, or the United States Virgin Islands in which the redomesticating insurer has a certificate of authority in effect immediately prior to the redomestication.

(6) **MUTUAL INSURER.**—The term “mutual insurer” means a mutual insurer organized under the laws of any State.

(7) **PERSON.**—The term “person” means an individual, institution, government or governmental agency, State or political subdivision of a State, public corporation, board, association, estate, trustee, or fiduciary, or other similar entity.

(8) **POLICYHOLDER.**—The term “policyholder” means the owner of a policy issued by a mutual insurer, except that, with respect to voting rights, the term means a member of a mutual insurer or mutual holding company granted the right to vote, as determined under applicable State law.

(9) **REDOMESTICATED INSURER.**—The term “redomesticated insurer” means a mutual insurer that has redomesticated pursuant to this subtitle.

(10) **REDOMESTICATING INSURER.**—The term “redomesticating insurer” means a mutual insurer that is redomesticating pursuant to this subtitle.

(11) **REDOMESTICATION OR TRANSFER.**—The terms “redomestication” and “transfer” mean the transfer of the domicile of a mutual insurer from one State to another State pursuant to this subtitle.

(12) **STATE INSURANCE REGULATOR.**—The term “State insurance regulator” means the principal insurance regulatory authority of a State, the District of Columbia, American Samoa, Guam, Puerto Rico, or the United States Virgin Islands.

(13) **STATE LAW.**—The term “State law” means the statutes of any State, the District of Columbia, American Samoa, Guam, Puerto Rico, or the United States Virgin Islands and any regulation, order, or requirement prescribed pursuant to any such statute.

(14) **TRANSFEREE DOMICILE.**—The term “transferee domicile” means the State to which a mutual insurer is redomesticating pursuant to this subtitle.

(15) **TRANSFEROR DOMICILE.**—The term “transferor domicile” means the State from which a mutual insurer is redomesticating pursuant to this subtitle.

SEC. 316. EFFECTIVE DATE.

This subtitle shall take effect on the date of the enactment of this Act.

It was decided in the { Yeas 226
affirmative { Nays 203

¶74.34

[Roll No. 273]

AYES—226

Aderholt	Camp	Dickey
Archer	Campbell	Dingell
Armey	Canady	Doolittle
Bachus	Cannon	Dreier
Baker	Capps	Duncan
Ballenger	Castle	Dunn
Barr	Chabot	Ehlers
Barrett (NE)	Chambliss	Ehrlich
Bartlett	Coble	Emerson
Barton	Coburn	English
Bass	Collins	Everett
Bateman	Combust	Ewing
Bilbray	Cook	Fletcher
Bilirakis	Cooksey	Forbes
Bliley	Cox	Fowler
Blunt	Cramer	Franks (NJ)
Boehner	Crane	Frelinghuysen
Bonilla	Cubin	Gallegly
Bono	Cunningham	Ganske
Boucher	Danner	Gekas
Brady (TX)	Davis (FL)	Gillmor
Brown (OH)	Davis (VA)	Goode
Bryant	Deal	Goodlatte
Burr	DeGette	Goodling
Burton	DeLay	Goss
Buyer	DeMint	Graham
Callahan	Deutsch	Granger
Calvert	Diaz-Balart	Green (WI)

Greenwood	McCrery
Gutknecht	McInnis
Hall (OH)	McIntosh
Hall (TX)	McIntyre
Hansen	McKeon
Hastings (WA)	Metcalfe
Hayes	Miller (FL)
Hayworth	Miller, Gary
Hefley	Moran (KS)
Herger	Myrick
Hill (MT)	Nethercutt
Hilleary	Ney
Hobson	Northup
Hoekstra	Norwood
Horn	Ose
Hostettler	Oxley
Houghton	Packard
Hulshof	Pallone
Hunter	Pease
Hutchinson	Peterson (PA)
Hyde	Petri
Inslee	Pickering
Isakson	Pickett
Istook	Pitts
Jenkins	Pombo
John	Porter
Johnson (CT)	Portman
Johnson, Sam	Pryce (OH)
Kasich	Quinn
Kelly	Radanovich
Kildee	Ramstad
King (NY)	Regula
Kingston	Reynolds
Knollenberg	Riley
Kuykendall	Rogan
LaHood	Rogers
Largent	Rohrabacher
Latham	Ros-Lehtinen
LaTourette	Roukema
Lazio	Royce
Lewis (CA)	Ryan (WI)
Lewis (KY)	Salmon
Linder	Sanford
LoBiondo	Saxton
Lucas (KY)	Scarborough
Lucas (OK)	Schaffer
Maloney (CT)	Sensenbrenner
McCollum	Sessions

NOES—203

Abercrombie	Engel	Lee
Ackerman	Eshoo	Levin
Allen	Etheridge	Lewis (GA)
Andrews	Evans	Lofgren
Baird	Farr	Lowey
Baldacci	Fattah	Luther
Baldwin	Filner	Maloney (NY)
Barcia	Foley	Manzullo
Barrett (WI)	Ford	Markey
Becerra	Frank (MA)	Martinez
Bentsen	Frost	Mascara
Bereuter	Gejdenson	Matsui
Berkley	Gephardt	McCarthy (MO)
Berman	Gibbons	McCarthy (NY)
Berry	Gilchrest	McDermott
Biggert	Gilman	McGovern
Bishop	Gonzalez	McHugh
Blagojevich	Gordon	McKinney
Blumenauer	Gutierrez	McNulty
Boehlert	Hastings (FL)	Meehan
Bonior	Hill (IN)	Meek (FL)
Borski	Hilliard	Meeks (NY)
Boswell	Hinchey	Menendez
Boyd	Hinojosa	Mica
Brady (PA)	Hoeffel	Millender-
Brown (FL)	Holden	McDonald
Capuano	Holt	Miller, George
Cardin	Hooley	Minge
Carson	Hoyer	Mink
Chenoweth	Jackson (IL)	Moakley
Clay	Jackson-Lee	Mollohan
Clayton	(TX)	Moore
Clement	Jefferson	Moran (VA)
Clyburn	Johnson, E. B.	Morella
Condit	Jones (NC)	Murtha
Conyers	Jones (OH)	Nadler
Costello	Kanjorski	Napolitano
Coyne	Kaptur	Neal
Crowley	Kennedy	Nussle
Cummings	Kilpatrick	Oberstar
DeVilbiss	Kind (WI)	Obey
DeFazio	Klecka	Oliver
Delahunt	Klink	Ortiz
DeLauro	Kolbe	Owens
Dicks	Kucinich	Pascarell
Dixon	LaFalce	Pastor
Doggett	Lampson	Paul
Dooley	Lantos	Payne
Doyle	Larson	Peterson (MN)
Edwards	Leach	Phelps

Pomeroy	Serrano	Udall (CO)
Price (NC)	Skeltton	Udall (NM)
Rahall	Slaughter	Velazquez
Rangel	Smith (WA)	Vento
Reyes	Snyder	Visclosky
Rivers	Spratt	Walsh
Rodriguez	Stabenow	Waters
Roemer	Stark	Watt (NC)
Rothman	Stenholm	Waxman
Roybal-Allard	Stupak	Weiner
Rush	Sweeney	Weldon (FL)
Ryun (KS)	Tanner	Wexler
Sabo	Tauscher	Weygand
Sanchez	Taylor (MS)	Wise
Sanders	Thompson (CA)	Woolsey
Sandlin	Thompson (MS)	Wu
Sawyer	Thurman	Wynn
Schakowsky	Tierney	
Scott	Turner	

NOT VOTING—5

Brown (CA)	Green (TX)	Pelosi
Fossella	Lipinski	

So the amendment was agreed to.

¶74.35 RECORDED VOTE

A recorded vote by electronic device was ordered in the Committee of the Whole on the following amendment submitted by Mr. OXLEY:

Page 378, beginning on line 16, strike subtitle A of title V and insert the following (and conform the table of contents accordingly):

Subtitle A—Disclosure of Nonpublic Personal Information

SEC. 501. PROTECTION OF NONPUBLIC PERSONAL INFORMATION.

(a) **PRIVACY OBLIGATION POLICY.**—It is the policy of the Congress that each financial institution has an affirmative and continuing obligation to respect the privacy of its customers and to protect the security and confidentiality of those customers' nonpublic personal information.

(b) **FINANCIAL INSTITUTIONS SAFEGUARDS.**—In furtherance of the policy in subsection (a), each agency or authority described in section 505(a) shall establish appropriate standards for the financial institutions subject to their jurisdiction relating to administrative, technical, and physical safeguards—

(1) to insure the security and confidentiality of customer records and information;

(2) to protect against any anticipated threats or hazards to the security or integrity of such records; and

(3) to protect against unauthorized access to or use of such records or information which could result in substantial harm or inconvenience to any customer.

SEC. 502. OBLIGATIONS WITH RESPECT TO DISCLOSURES OF PERSONAL INFORMATION.

(a) **NOTICE REQUIREMENTS.**—Except as otherwise provided in this subtitle, a financial institution may not, directly or through any affiliate, disclose to a nonaffiliated third party any nonpublic personal information, unless such financial institution provides or has provided to the consumer a notice that complies with section 503(b).

(b) **OPT OUT.**—

(1) **IN GENERAL.**—A financial institution may not disclose nonpublic personal information to nonaffiliated third parties unless—

(A) such financial institution clearly and conspicuously discloses to the consumer, in writing or in electronic form (or other form permitted by the regulations prescribed under section 504), that such information may be disclosed to such third parties;

(B) the consumer is given the opportunity, before the time that such information is initially disclosed, to direct that such information not be disclosed to such third parties; and